

Massachusetts Division of Insurance  
Quarterly Report of Membership  
in Health Maintenance Organizations  
as of March 31, 2003 <sup>1</sup>

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc. <sup>2</sup>	531	90	779	0	4,379	194	1,580	526	5,921	0	2,362	983	1,824	3,098	22,267
CIGNA HealthCare of Massachusetts, Inc.	761	86	1,217	0	3,039	524	3,058	987	5,026	0	1,572	1,142	1,065	36,005	54,482
ConnectiCare of Massachusetts, Inc.	0	17	1	0	0	78	5,854	861	1	0	0	0	1	53	6,866
Coordinated Health Partners, Inc. <sup>3</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	129	35	1,018	6	5,713	1,066	918	236	17,002	3	2,772	905	846	146,725	177,374
Harvard Pilgrim Health Care, Inc. <sup>4</sup>	21,486	1,059	41,702	3,314	49,546	843	3,044	1,618	148,617	35	79,492	52,033	60,612	37,674	501,075
Harvard Pilgrim Health Care of New England, Inc. <sup>4</sup>	135	1	382	0	1,258	9	24	16	2,013	4	354	370	86	495	5,147
Health New England, Inc.	8	9,628	2	1	1	5,738	31,925	13,634	6	0	1	1	3	255	61,203
HMO Blue <sup>5</sup>	29,541	20,396	60,299	242	102,934	10,848	50,595	18,115	185,385	506	88,111	63,872	53,021	78,016	761,881
Neighborhood Health Plan, Inc.	152	580	7,175	7	23,395	172	4,646	109	17,880	0	9,394	7,267	47,325	5,125	123,227
One Health Plan of Massachusetts, Inc. <sup>6</sup>	19	0	24	0	152	0	6	6	227	0	67	29	57	105	692
Tufts Associated HMO, Inc. <sup>7</sup>	16,697	3,912	35,744	0	76,964	5,661	22,394	9,794	178,235	0	71,454	52,857	49,992	66,713	590,417
UnitedHealthcare of New England, Inc. <sup>8</sup>	772	3	20,650	7	176	7	32	3	418	3	954	1,390	152	1,268	25,835
<b>Total HMO Members</b>	<b>70,231</b>	<b>35,807</b>	<b>168,993</b>	<b>3,577</b>	<b>267,557</b>	<b>25,140</b>	<b>124,076</b>	<b>45,905</b>	<b>560,731</b>	<b>551</b>	<b>256,533</b>	<b>180,849</b>	<b>214,984</b>	<b>375,532</b>	<b>2,330,466</b>
<b>2002 Massachusetts Population<sup>9</sup></b>	<b>228,577</b>	<b>133,462</b>	<b>543,434</b>	<b>15,431</b>	<b>735,606</b>	<b>71,721</b>	<b>459,116</b>	<b>153,399</b>	<b>1,474,160</b>	<b>10,416</b>	<b>656,486</b>	<b>485,747</b>	<b>689,925</b>	<b>770,321</b>	<b>6,427,801</b>
<b>Market Penetration Rate<sup>10</sup></b>	<b>30.7%</b>	<b>26.8%</b>	<b>31.1%</b>	<b>23.2%</b>	<b>36.4%</b>	<b>35.1%</b>	<b>27.0%</b>	<b>29.9%</b>	<b>38.0%</b>	<b>5.3%</b>	<b>39.1%</b>	<b>37.2%</b>	<b>31.2%</b>	<b>48.8%</b>	<b>36.3%</b>

<sup>1</sup> Information reported by HMOs as of the end of the first quarter of 2003, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization

Statistics - Version 1.1" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Some reports filed by HMOs prior to the first quarter of 1997 included members for whom the HMO did not bear any financial risk, and those reports would, therefore, not be comparable to the information shown in this table.

<sup>2</sup> Aetna US Healthcare Inc. formally changed its name to Aetna Health Inc. as of July 22, 2002.

<sup>3</sup> Doing business as Blue CHIP/Coordinated Health Partners, Inc. The company has nonrenewed all Massachusetts-based individual and group policies, but continues to have members residing in Massachusetts covered under Rhode Island based groups. The company has signed an agreement with the Division to provide certain Massachusetts mandated benefits to Massachusetts-residing members as a substitute to maintaining an HMO license. The report will cease to reflect company members beginning with the first quarter 2003 report.

<sup>4</sup> Certain membership, formerly under the Pilgrim Health Care, Inc. license, was transferred under the Harvard Pilgrim Health Care, Inc. and Harvard Pilgrim Health Care of New England, Inc. licenses effective January 1, 2002. As of January 1, 2002, the report includes for the first time those Massachusetts residents who may be covered through New Hampshire groups under Harvard Pilgrim Health Care of New England, Inc. There were no members reported under the Harvard Pilgrim Health Care of New England, Inc. license, since prior to this date, all coverage was issued through New Hampshire groups.

<sup>5</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>6</sup> One Health Plan of Massachusetts, Inc. notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

<sup>7</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

<sup>8</sup> United HealthCare of New England, Inc. formally changed its name to UnitedHealthcare of New England, Inc. as of July 17, 2002.

<sup>9</sup> 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

<sup>10</sup> Total HMO members in each county divided by the 2002 population in each county.